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TOWNSEND and TOWNSEND and CREW LLP

By: [Signature]

PATENT
Attorney Docket No.: 16222U-016600US

Client Reference No.: 3530

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OCT 25 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Loc Nguyen

Application No.: 10/661,380

Filed: September 12, 2003

For: METHOD AND SYSTEM FOR
PROVIDING INTERACTIVE
CARDHOLDER REWARDS IMAGE
REPLACEMENT

Examiner: Diane I. Lee

Art Unit: 2876

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER 37
CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

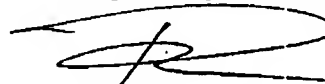
This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

CERTIFICATION

I hereby certify that each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Patrick R. Jewik
Reg. No. 40,456

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PTO/SB/03) (08-03)

Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete If Known			
		Application Number	10/661,380		
		Filing Date	September 12, 2003		
		First Named Inventor	Nguyen, Loc		
		Art Unit	2876		
		Examiner Name	Diane I. Lee		
Sheet	1	of	1	Attorney Docket Number	16222U-016600US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-5,691,525	11-25-1997	Aoki, et al.	
	AB	US-2002/0107797 A1	08-08-2002	Combaluzier	
	AC	US-5,162,638	11-10-1992	Diehl, et al.	
	AD	US-6,138,907	10-31-2000	Mori, et al.	
	AE	US-5,854,581	12-29-1998	Mori, et al.	
	AF	US-5,774,546	06-30-1998	Handelman, et al.	

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Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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